1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

\$50,000 \$100,000

Estimated Liabilities

 \checkmark

\$0 to

\$500,000

\$1 million

\$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001

\$1 million

\$10 million

\$10 million

to \$50 million \$100 million

to \$50 million \$100 million

\$50,000,001 to

to \$500 million to \$1 billion

to \$500 million to \$1 billion

\$100,000,001

\$1 billion

\$500,000,001 More than

Case 08-02963 Filed 02/10/08 Entered 02/10/08 09:28:49 Desc Main Doc 1 **B1** (Official Form 1) (1/08) Document Page 1 of 30 **United States Bankruptcy Court** Voluntary Petition **Northern District of Illinois** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Wawrzynowicz, Linda M All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 6478 EIN (if more than one, state all): Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1333 Woodlake Drive Carol Stream, IL ZIPCODE ZIPCODE 60188-6019 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **DuPage** Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address): ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor (if different from street address above): ZIPCODE Type of Debtor **Chapter of Bankruptcy Code Under Which Nature of Business** (Form of Organization) (Check **one** box.) the Petition is Filed (Check one box.) (Check one box.) Chapter 7 Chapter 15 Petition for Health Care Business ✓ Individual (includes Joint Debtors) Single Asset Real Estate as defined in 11 Chapter 9 Recognition of a Foreign U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker Partnership Chapter 13 Recognition of a Foreign Commodity Broker Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank **Nature of Debts** Other (Check one box.) Debts are primarily Debts are primarily consumer Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an (Check box, if applicable.) Debtor is a tax-exempt organization under individual primarily for a personal, family, or house-Title 26 of the United States Code (the Internal Revenue Code). hold purpose." Filing Fee (Check one box) **Chapter 11 Debtors** Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2,190,000. Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must Check all applicable boxes: A plan is being filed with this petition

Accentances of the attach signed application for the court's consideration. See Official Form 3B. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. 🗹 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors \checkmark 5,001-25,001-50.001-1-49 100-199 200-999 1.000-10,001-Over 100,000 5,000 10,000 25,000 50,000 100,000 Estimated Assets $\overline{\mathbf{v}}$ \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 \$50,000,001 to \$100,000,001 \$500,000,001 More than

Prior Bankruptcy Case Filed Within Last 8	8 Years (If more than two, attach	additional sheet)
Location Where Filed: None	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If mo	re than one, attach additional sheet)
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	(To be completed whose debts are properties of the petitioner of that I have informed the petition chapter 7, 11, 12, or 13 of the explained the relief available under the petition of the explained the relief available under the petition of the petition	if debtor is an individual rimarily consumer debts.) mamed in the foregoing petition, declarate that [he or she] may proceed under the left of the lef
	X /s/ David J. Boersma	2/09/08
	Signature of Attorney for Debtor(s)	Date
Exhi (To be completed by every individual debtor. If a joint petition is filed, e Exhibit D completed and signed by the debtor is attached and ma If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached.	nde a part of this petition.	ch a separate Exhibit D.)
	ed a made a part of this petition.	
(Check any a Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180	of business, or principal assets in the days than in any other District.	
There is a bankruptcy case concerning debtor's affiliate, general		
Debtor is a debtor in a foreign proceeding and has its principal pl or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in reg	but is a defendant in an action or pr	oceeding [in a federal or state court]
Certification by a Debtor Who Reside (Check all app Landlord has a judgment against the debtor for possession of deb	olicable boxes.)	-
(Name of landlord or less	or that obtained judgment)	
(Name of landlord or less	or that obtained judgment)	
(Address of lar	ndlord or lessor)	

the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Case 08-02963 B1 (Official Form 1) (1/08)

filing of the petition.

(This page must be completed and filed in every case)

Voluntary Petition

Doc 1

Filed 02/10/08

Document

Entered 02/10/08 09:28:49

Page 2 of 30

Name of Debtor(s): Wawrzynowicz, Linda M

Desc Main

Page 2

Case 08-02963 Doc 1 Filed 02/10/08	Entered 02/10/08 09:28:49 Desc Main Page 3 of 30 Page 3
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Wawrzynowicz, Linda M
Signat	tures
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/Linda M Wawrzynowicz Signature of Debtor Linda M Wawrzynowicz Signature of Joint Debtor Telephone Number (If not represented by attorney) February 9, 2008 Date	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X Signature of Foreign Representative Printed Name of Foreign Representative Date
Signature of Attorney* X /s/David J. Boersma Signature of Attorney for Debtor(s) David J. Boersma 06180071 Printed Name of Attorney for Debtor(s) Law Office of David J. Boersma Firm Name 330 S. Naperville Road Suite 300 Address Wheaton, IL 60187 Telephone Number February 9, 2008 Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

Signature of Authorized Individual	
Printed Name of Authorized Individua	
d Name of Authorized Individua	

Date

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 08-02963

Doc 1

Filed 02/10/08

Entered 02/10/08 09:28:49

Desc Main

Official Form 1, Exhibit D (10/06) Document

Page 4 of 30

United States Bankruptcy Court **Northern District of Illinois**

IN RE:	Case No
Wawrzynowicz, Linda M	Chapter 7
Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S STATI WITH CREDIT COUNSELING RI	

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check

one of the five statements below and attach any documents as directed.
1. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a
motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Linda M Wawrzynowicz

Date: February 9, 2008

Case 08-02963 Doc 1

©1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Filed 02/10/08 Entered 02/10/08 09:28:49 Desc Main Document Page 5 of 30 United States Bankruptcy Court Northern District of Illinois

IN	RE:		Case No	
W	awrzynowicz, Linda M		Chapter 7	
	Debt	or(s)		
	DISCLOSURE O	F COMPENSATION OF ATT	TORNEY FOR DEBTOR	
1.		cy, or agreed to be paid to me, for services re	the above-named debtor(s) and that compensation paid to me wendered or to be rendered on behalf of the debtor(s) in contemplation	
	For legal services, I have agreed to accept		\$ 995	.00
	Prior to the filing of this statement I have received .		\$\$.00
	Balance Due		\$	0.00
2.	The source of the compensation paid to me was:	Debtor Other (specify): Corrine A.	. Wawrzynowicz	
3.	The source of compensation to be paid to me is:	Debtor Other (specify):		
4.	I have not agreed to share the above-disclosed of	ompensation with any other person unless the	ey are members and associates of my law firm.	
	I have agreed to share the above-disclosed com together with a list of the names of the people s		not members or associates of my law firm. A copy of the agreen	nent,
5.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspects of the bar	nkruptcy case, including:	
	 a. Analysis of the debtor's financial situation, and b. Preparation and filing of any petition, schedules c. Representation of the debtor at the meeting of c d. Representation of the debtor in adversary proce e. [Other provisions as needed] 	s, statement of affairs and plan which may be reditors and confirmation hearing, and any ac	required; djourned hearings thereof;	
6.	By agreement with the debtor(s), the above disclosed Any additional attorney services are bill		ır.	
		CERTIFICATION		\neg
	certify that the foregoing is a complete statement of an proceeding.		me for representation of the debtor(s) in this bankruptcy	
	February 9, 2008	/s/ David J. Boersma		
	Date		Signature of Attorney	_

Law Office of David J. Boersma

Name of Law Firm

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

Case 08-02963 Doc 1 Filed 02/10/08 Entered 02/10/08 09:28:49 Desc Main Document Page 7 of 30

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by $\S 342(b)$ of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_
Certificate of the Debtor L(Wo), the debtor(s), effirm that L(wo) have received and read this notice	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Wawrzynowicz, Linda M	X /s/ Linda M Wawrzynowicz	2/09/2008
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	x	
	Signature of Joint Debtor (if any)	Date

B6 Summary (Case 08-02963₀₇₎ Doc 1

Filed 02/10/08

Entered 02/10/08 09:28:49 Desc Main

Document Page 8 of 30 United States Bankruptcy Court **Northern District of Illinois**

IN RE:		Case No
Wawrzynowicz, Linda M		Chapter 7
	Debtor(s)	•

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	3	\$ 64,135.87		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 972.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 37,210.87	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 333.33
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 844.47
	TOTAL	13	\$ 64,135.87	\$ 38,182.87	

Form 6 - Statistical Summary (22/07) Doc 1

Filed 02/10/08

Entered 02/10/08 09:28:49

Desc Main

Document Page 9 of 30 United States Bankruptcy Court

Northern District of Illinois

IN KE:		Case No.
Wawrzynowicz, Linda M		Chapter 7
	Debtor(s)	•

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 333.33
Average Expenses (from Schedule J, Line 18)	\$ 844.47
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C	
Line 20)	\$ 600.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 37,210.87
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 37,210.87

$_{B6A \text{ (Official Form SA)}}08_{10}2963$
--

Entered 02/10/08 09:28:49

Desc Main

IN RE Wawrzynowicz, Linda M

© 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Docume

Debtor(s)

Doc 1

Page 10 of 30

Case No.

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				

TOTAL

0.00

B6B (Officia	ı FGASE) (ဥ 8₀92963
--------------	------------	------------------

Doc 1

Entered 02/10/08 09:28:49 Page 11 of 30 Desc Main

IN RE Wawrzynowicz, Linda M

200amone : age

Case No. _

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		Cash on hand.		10.00
2.	Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		West Suburban Checking Account; 1380 Army Trail Road, Carol Stream, IL 60188. Account Number Ending In: 20551		236.26
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Household goods as follows: Bed, dresser, TV, Telephone, VCR, son's bed, son's TV, son's dresser, old computer (inoperable), 2 lamps.		515.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellanous CDs.		25.00
6.	Wearing apparel.		Normal and customary wearing apparel.		100.00
7.	Furs and jewelry.		Costume jewelry; Earrings.		50.00
8.	Firearms and sports, photographic, and other hobby equipment.		35 mm camera.		20.00
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			

Doc 1

Document

Filed 02/10/08 Entered 02/10/08 09:28:49 Desc Main Page 12 of 30

IN RE Wawrzynowicz, Linda M

Debtor(s)

_ Case No. _ (If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.		Arrearage in child support owed to debtor. Linda Wawrzynowicz vs. Albert Ciszek. Dupage Court case 95 F 001625		56,009.61
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Hyundai Sonata with 48,000 miles. Debtor is co-owner with her mother. Full value is listed.		7,120.00
26.	Boats, motors, and accessories.	Х			
	Aircraft and accessories.	Х			
	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.		Pet dog.		50.00

Doc 1 Fi

Filed 02/10/08 Document

Entered 02/10/08 09:28:49 Page 13 of 30

_ Case No. _

Desc Main

IN RE Wawrzynowicz, Linda M

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION		
 32. Crops - growing or harvested. Give particulars. 33. Farming equipment and implements. 34. Farm supplies, chemicals, and feed. 35. Other personal property of any kind not already listed. Itemize. 	X X X					
TOTAL 64,135						

Entered 02/10/08 09:28:49 Page 14 of 30 Desc Main

(If known)

IN RE Wawrzynowicz, Linda M

Debtor(s)

Case No. _

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Cash on hand.	735 ILCS 5 §12-1001(b)	10.00	10.00
West Suburban Checking Account; 1380 Army Trail Road, Carol Stream, IL 60188. Account Number Ending In: 20551	735 ILCS 5 §12-1001(b)	236.26	236.26
Household goods as follows: Bed, dresser, TV, Telephone, VCR, son's bed, son's TV, son's dresser, old computer (inoperable), 2 lamps.	735 ILCS 5 §12-1001(b)	515.00	515.00
Miscellanous CDs.	735 ILCS 5 §12-1001(b)	25.00	25.00
Normal and customary wearing apparel.	735 ILCS 5 §12-1001(a)	100.00	100.00
Costume jewelry; Earrings.	735 ILCS 5 §12-1001(b)	50.00	50.00
35 mm camera.	735 ILCS 5 §12-1001(b)	20.00	20.00
Arrearage in child support owed to debtor. Linda Wawrzynowicz vs. Albert Ciszek. Dupage Court case 95 F 001625	735 ILCS 5 §12-1001(g)(4)	56,009.61	56,009.61
2002 Hyundai Sonata with 48,000 miles. Debtor is co-owner with her mother. Full value is listed.	735 ILCS 5 §12-1001(c) 735 ILCS 5 §12-1001(b)	2,400.00 3,093.74	7,120.00

Entered 02/10/08 09:28:49 Page 15 of 30

Desc Main

IN RE Wawrzynowicz, Linda M

Case No.

Debtor(s)

Doc 1

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 6929	Х		Auto Ioan to purchase 2002 Hyundai				972.00	
Delaware Place Bank PO Box 9328 Lombard, IL 60148-9328			Sonata in May, 2002. Loan was secured by same vehicle.					
ACCOUNT NO.			VALUE \$ 7,120.00					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.			VALUE \$					
			(Total of th		otot		\$ 972.00	\$
			(Use only on la		Tota		\$ 972.00	
							(Report also on Summary of	(If applicable, report also on Statistical

@1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Schedules.)

also on Statistical Summary of Certain Liabilities and Related Data.)

Entered 02/10/08 09:28:49 Page 16 of 30

Desc Main

IN RE Wawrzynowicz, Linda M

©1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Doc 1

Case No. (If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	,
liste	eport the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority d on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on Statistical Summary of Certain Liabilities and Related Data.
V	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
	0 continuation sheets attached

Entered 02/10/08 09:28:49 Page 17 of 30 Desc Main

(If known)

IN RE Wawrzynowicz, Linda M

Debtor(s)

Doc 1

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE		UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6022			Credit card debt.				
Bank Of America PO Box 15026 Wilmington, DE 19850-5026							8,889.68
ACCOUNT NO.			Assignee or other notification for:				0,000.00
Bank Of America PO Box 15726 Wilmington, DE 19886-5726			Bank Of America				
ACCOUNT NO. 5467			Credit card debt. Account closed in March, 2007.				
Capital One PO Box 30285 Salt Lake City, UT 84130-0285							
ACCOUNT NO.			Assignee or other notification for:				8,987.67
Capital One PO Box 5294 Carol Stream, IL 60197-5294			Capital One				
Continuation sheets attached Subtot (Total of this page					age	;)	\$ 17,877.35
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the St Summary of Certain Liabilities and Relate	als	tica	n al	\$

Doc 1 Filed 02

Filed 02/10/08 Document

Entered 02/10/08 09:28:49 Page 18 of 30 Desc Main

(If known)

IN RE Wawrzynowicz, Linda M

©1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

		(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	H		Н	
Capital One PO Box 5155 Norcross, GA 30091-5155			Capital One				
ACCOUNT NO. 3776			Outstanding credit card debt.				
Discover Card PO Box 30943 Salt Lake City, UT 84130-0943			3				3,254.71
ACCOUNT NO.			Assignee or other notification for:	H		П	
Capital Management Services For Discover Card 726 Exchange St Ste 700 Buffalo, NY 14210-1464			Discover Card				
ACCOUNT NO. 7047			Credit card debt.				
HSBC Payment Center PO Box 17313 Baltimore, MD 21297-1313							10,330.48
ACCOUNT NO. HSBC Cardmember Services PO Box 5250 Carol Stream, IL 60197-9641			Assignee or other notification for: HSBC				,
ACCOUNT NO. 3690			Outstanding credit card debt.				
Washington Mutual PO Box 660487 Dallas, TX 75266-0487			3				F 749 22
ACCOUNT NO.	H			\vdash			5,748.33
ACCOUNT NO.							
Sheet no. 1 of 1 continuation sheets attached to		•		Sub			• 10 222 F2
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T als tatis	Γota o o tica	al n al	\$ 19,333.52 \$ 37,210.87

Entered 02/10/08 09:28:49 Page 19 of 30 Desc Main

IN RE Wawrzynowicz, Linda M

Debtor(s)

Doc 1

Case No. ______(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTERE: STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
elaware Place Bank D Box 9328 ombard, IL 60148-9328	Auto Ioan for 2002 Hyundai Sonata. Car in debtor's and debtor's mother's name.

Debtor(s)

Entered 02/10/08 09:28:49 Page 20 of 30 Desc Main

(If known)

IN RE Wawrzynowicz, Linda M

Case No.

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. 8112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
orrine Wawrzynowicz 333 Woodlake Dr arol Stream, IL 60188-6019	Delaware Place Bank PO Box 9328 Lombard, IL 60148-9328

Entered 02/10/08 09:28:49 Page 21 of 30 Desc Main

IN RE Wawrzynowicz, Linda M

Debtor(s)

Case No. ______(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status	3	DEPENDENTS OF DEBTOR AND SPOUSE									
Single				AGE(S): 13							
EMPLOYMENT:		DEBTOR			SPOUSE						
Occupation Name of Employer How long employed Address of Employer	House Cleani Kelly Cleanin On And Off S 28W672 Town Warrenville, I	g Services ince 1990 nline Road									
	gross wages, sa	r projected monthly income at time case filed) llary, and commissions (prorate if not paid monthly	y)	\$ \$	DEBTOR	\$ \$	SPOUSE				
3. SUBTOTAL	•			\$	0.00	\$					
4. LESS PAYROL a. Payroll taxes a				¢		¢					
b. Insurance	ind Social Secui	пу		\$ 		\$ ——					
c. Union dues				\$_		\$					
d. Other (specify)			\$		\$					
				<u>\$_</u>		<u>\$</u>					
5. SUBTOTAL O	F PAYROLL I	DEDUCTIONS		\$	0.00	\$					
6. TOTAL NET M	MONTHLY TA	KE HOME PAY		\$	0.00	\$					
7. Regular income 8. Income from rea		of business or profession or farm (attach detailed s	tatement)	\$_ \$	300.00	\$					
9. Interest and divide				\$		\$					
that of dependents	listed above	ort payments payable to the debtor for the debtor's	use or	\$	33.33	\$					
11. Social Security				Φ.		Φ.					
(Specify)				<u>\$</u> —		\$					
12. Pension or retin	rement income			\$ 		\$ 					
13. Other monthly				т —		Ψ					
				\$		\$					
				\$_		\$					
				\$_		\$					
14. SUBTOTAL (OF LINES 7 TH	HROUGH 13		\$_	333.33	\$					
15. AVERAGE M	ONTHLY INC	COME (Add amounts shown on lines 6 and 14)		\$	333.33	\$					
		ONTHLY INCOME: (Combine column totals from the properties of the column totals)	m line 15;		\$	333.3	<u></u>				

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.**

Page 22 of 30

Entered 02/10/08 09:28:49 Desc Main

(If known)

IN RE Wawrzynowicz, Linda M

©1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

Case No. _

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the ded on Form22A or 22C.	any payments made biweekly, uctions from income allowed
\square Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$
b. Water and sewer	\$
c. Telephone	\$
d. Other	\$
2.11	\$
3. Home maintenance (repairs and upkeep)	\$
4. Food	\$ 200.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$
7. Medical and dental expenses 8. Transportation (not including car payments)	\$ 128.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
10. Charitable contributions	\$
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ
a. Homeowner's or renter's	\$
b. Life	\$
c. Health	\$
d. Auto	\$ 65.00
e. Other	\$
	\$
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$
	\$
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 346.47
b. Other	\$
	\$
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
17. Other Son's Tuition/School Expenses	\$ 5.00
	\$
	\$
10 AVED ACE MONUMENT V EXPENSES (T. 4.11' 1.17 D 4.1 C CC 1 1.1 1.'C	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if	¢ 944.47
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$844.47
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of	this document:
None	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$333.33
b. Average monthly expenses from Line 18 above	\$ 844.47
c. Monthly net income (a. minus b.)	\$ -511.14

Document

Entered 02/10/08 09:28:49

Page 23 of 30

Case No. _

Desc Main

(If known)

IN RE Wawrzynowicz, Linda M

©1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I true and correct to the best of my know		ne foregoing summary and schedules, consisting of15 sheets, and that they are mation, and belief.
Date: February 9, 2008	Signature:	: /s/ Linda M Wawrzynowicz Linda M Wawrzynowicz Debtor
Date:	Signature:	:
		(Joint Debtor, if any) [If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	TURE OF NO	N-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor and 342 (b); and, (3) if rules or guidelines	with a copy o have been pro he debtor noti	kruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), omulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by ice of the maximum amount before preparing any document for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of Bankr If the bankruptcy petition preparer is not a responsible person, or partner who signs the	n individual,	Preparer Social Security No. (Required by 11 U.S.C. § 110.) state the name, title (if any), address, and social security number of the officer, principal,
Address		
Signature of Bankruptcy Petition Preparer		Date
Names and Social Security numbers of all of is not an individual:	her individual	ls who prepared or assisted in preparing this document, unless the bankruptcy petition preparer
If more than one person prepared this docu	ment, attach d	additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to a imprisonment or both. 11 U.S.C. § 110; 18		the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or δ .
DECLARATION UNDER I	PENALTY (OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the		(the president or other officer or an authorized agent of the corporation or a
	lebtor in this	of the
Date:	Signature:	:
		(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Case 08-02963 Doc 1 Filed 02/10/08 Entered 02/10/08 09:28:49 Desc Main Document Page 24 of 30 United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No							
Wawrzynowicz, Linda M	Chapter 7							
Debtor(s)								
BUSINESS INCOME AND EXPENSE	ES							
FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE operation.)	E information direc	ctly related to the bu	isiness					
PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:								
1. Gross Income For 12 Months Prior to Filing:	\$ 3,5	00.00						
PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:								
2. Gross Monthly Income:		\$	300.00					
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:								
 Net Employee Payroll (Other Than Debtor) Payroll Taxes Unemployment Taxes Worker's Compensation Other Taxes Inventory Purchases (Including raw materials) Purchase of Feed/Fertilizer/Seed/Spray Rent (Other than debtor's principal residence) Utilities Office Expenses and Supplies Repairs and Maintenance Vehicle Expenses Travel and Entertainment Equipment Rental and Leases Legal/Accounting/Other Professional Fees Insurance Employee Benefits (e.g., pension, medical, etc.) Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify): 	\$							
21. Other (Specify):	\$							
22. Total Monthly Expenses (Add items 3-21)		\$						
PART D - ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME								

300.00

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2)

 $_{B7}$ (Official Form) $_{B7}$ (Official Form) $_{B7}$ (Official Form) $_{B7}$

Doc 1 Filed 02/10/08

Entered 02/10/08 09:28:49

Document Page 25 of 30

Desc Main

United States Bankruptcy Court

Northern District of Illinois

IN RE:	Case No
Wawrzynowicz, Linda M	Chapter 7
Debtor(s)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3,500.00 2007 gross employment income from Kelly Cleaning Services, Inc.

6,240.00 2006 gross employment income from Kelly Cleaning Services

300.00 2008 year to date employment income from Kelly Cleaning Services.

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

1,500.00 2006 child support payments received.

400.00 2007 child support payments received.

Case 08-02963	Doc 1	Filed 02/10/08	Entered 02/10/08 09:28:49	Desc Mair
		Document	Page 26 of 30	

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR **Delaware Place Bank** PO Box 9328 Lombard, IL 60148-9328

DATES OF PAYMENTS December 2007, January 2008 and February 2008.

AMOUNT AMOUNT PAID STILL OWING 1,039.41 972.00

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the** commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 08-02963		ed 02/10/08	Entered 02/10/08	09:28:49	Desc Main
9. Payments	s related to debt counselin			Page 27 of 30		
None List a	ll payments made or prope	rty transferred by	or on behalf of the			r consultation concerning debt preceding the commencement
David J. Bo 330 S Napo	D ADDRESS OF PAYEE oersma erville Rd Ste 300 IL 60187-5442		PAYOR IF O February 9,	AYMENT, NAME OF THER THAN DEBTOR 2008 paid by debtor's rrine A. Wawrzynowicz		MONEY OR DESCRIPTION ND VALUE OF PROPERTY 1,294.00
10. Other tr	ransfers					
absolution absolution	utely or as security within	two years immed	liately preceding th	ne commencement of this ca	se. (Married deb	of the debtor, transferred either tors filing under chapter 12 or buses are separated and a joint
	t all property transferred by e of which the debtor is a t		ten years immedia	tely preceding the commenc	ement of this case	to a self-settled trust or similar
11. Closed f	inancial accounts					
transfi certifi broke accou	erred within one year im- icates of deposit, or other is grage houses and other fina	mediately precedi instruments; share ancial institutions.	ing the commencer es and share account (Married debtors)	ment of this case. Include on the held in banks, credit unifiling under chapter 12 or c	checking, saving ons, pension fund hapter 13 must in	were closed, sold, or otherwise s, or other financial accounts, ds, cooperatives, associations, aclude information concerning ouses are separated and a joint
12. Safe dep	posit boxes					 -
✓ preced	ding the commencement of	f this case. (Marrie	ed debtors filing un		must include bo	s within one year immediately xes or depositories of either or ed.)
13. Setoffs						
✓ case.	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)					
14. Property	y held for another person	1				
None List a	ll property owned by anotl	her person that the	e debtor holds or co	ontrols.		
15. Prior ad	ldress of debtor					

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 \checkmark

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 \checkmark

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER

NAME Linda Wawrzynowicz **INDIVIDUAL** TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN **Debtor's social**

security number

1333 Woodlake Dr Carol Stream, IL 60188-6019 NATURE OF **BUSINESS**

BEGINNING AND ENDING DATES House Cleaning 1990-Present

Service

 \checkmark

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

ADDRESS

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Case 08-02963	Doc 1	Filed 02/10/08	Entered 02/10/08 09:28:49	Desc Main
		Document	Page 29 of 30	

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of the case by the debtor.

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this

24. Tax Consolidation Group

one If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: February 9, 2008	Signature /s/ Linda M Wawrzynowicz	
	of Debtor	Linda M Wawrzynowicz
Date:	Signature	
	of Joint Debtor	
	(if any)	
	ocntinuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.